

January 29, 2019

Re: Agreement Regarding Priority Treatment of David M. Siegel & Associates, LLC's Fees and Expenses

Dear Keisha House:

Thank you for choosing David M. Siegel & Associates, LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA), it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you are required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money, according to the provisions of your plan, to the Firm and to other creditors.

Until the plan is confirmed, some creditors must get a small amount each month, called an **Adequate Protection** payment.

The Court, in General Order 17-02, sets the order in which payments to creditors are made **once the plan is confirmed**. Payments are made in the following order:

1. The Trustee will receive a percentage of all payments made into the plan.
2. Chrysler Financial will receive a fixed amount each month, called a **Set Payment**.
3. The amount remaining after the Set Payments are paid will then be paid to your attorney.
4. After the attorney has been paid, your unsecured creditors will be paid a percentage of what is owed to them.

Your Particular Case Details:

A Chapter 13 plan has been filed on your behalf to repay your creditors. The plan is subject to change based upon creditor proof of claims and objections. Your Chapter 13 plan payment is **\$450.00** per month. This amount can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the firm a total attorney fee of **\$4,000.00** with no money down at the time of filing.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees as follows:

DAVID M. SIEGEL & ASSOCIATES, LLC790 Chaddick Drive, Wheeling, IL 60090 (847) 520-8100

1. The Trustee will be paid an estimated **5.4%** of the plan payment, or about **\$24.30** per month.
2. **Chrysler Financial** will receive an Adequate Protection payment of **\$50.00** per month until the plan is confirmed. After the plan is confirmed, they will receive a Set Payment of **\$230.82** per month until paid in full. This claim will receive 6% interest.
3. The Firm's fees of **\$4,000.00** will be paid the remainder each month until the Firm's fees are paid in full. The Firm will receive an estimated **\$194.88** per month until the fee is paid in full.
4. After the Firm has been paid in full, other "priority" debt will be paid in full. Your case has no "priority" debt.
5. After all other claims have been paid, your general, unsecured creditors will be paid as little as 10 percent of their unsecured claims.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

DAVID M. SIEGEL & ASSOCIATES, LLC

One of its Attorneys

Accepted:

Keisha House

Keisha House

Date: 3-3-19